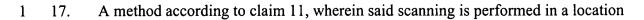
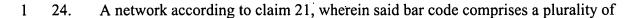
## 1 What is claimed is:

- 2 1. A bill payment system comprising:
- a biller generating at least one invoice for at least one customer, said invoice
- 4 comprising a unique bar code, said bar code comprising data identifying at least said
- 5 customer and said biller; and
- a scanning apparatus configured to scan said bar code and, based on the
- 7 identifying data of said bar code, to effect payment to said biller in a predetermined
- 8 amount.
- 9 2. A system according to claim 1, wherein said payment is effected as an electronic
- 10 funds transfer.
- 11 3. A system according to claim 1, wherein said payment is effected via an
- 12 Automated Clearing House.
- 13 4. A system according to claim 1, wherein said bar code comprises a plurality of
- 14 validation levels.
- 15 5. A system according to claim 1, wherein said apparatus is configured to transmit
- the date and time of said payment to said biller.
- 17 6. A system according to claim 1, wherein said apparatus is integrated into a point-
- 18 of-sale system.
- 19 7. A system according to claim 1, wherein said apparatus is in a location selected
- from the group consisting of: grocery store, convenience store, supermarket, chain store,
- 21 post office, drug store, government office, location where goods are sold, location where
- services are sold, and retail store.

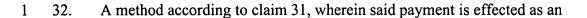
- 1 8. A system according to claim 1, wherein said bar code is in a location selected
- 2 from the group consisting of: on the front of said invoice, on the reverse of said invoice,
- detachably printed on said invoice, and on a separate piece of paper from said invoice.
- 4 9. A system according to claim 1, wherein said data identifying said biller is
- 5 assigned by a central registry authority.
- 6 10. A system according to claim 1, wherein said apparatus is configured to print a
- 7 receipt evidencing said payment.
- 8 11. A bill payment method comprising:
- 9 generating an invoice for at least one customer, said invoice comprising a unique
- bar code, said bar code comprising data identifying at least said customer and said biller;
- 11 and
- permitting a third party to scan said bar code and, based on the identifying data of
- said bar code, to effect payment to said biller in a predetermined amount.
- 14 12. A method according to claim 11, wherein said payment is effected as an
- 15 electronic funds transfer.
- 16 13. A method according to claim 11, wherein said payment is effected via an
- 17 Automated Clearing House.
- 18 14. A method according to claim 11, wherein said bar code comprises a plurality of
- 19 validation levels.
- 20 15. A method according to claim 11, further comprising transmitting the date and
- 21 time of said payment to said biller.
- 22 16. A method according to claim 11, wherein said scanning is performed at a point-
- of-sale system.



- 2 selected from the group consisting of: grocery store, convenience store, supermarket,
- 3 chain store, post office, drug store, government office, location where goods are sold,
- 4 location where services are sold, and retail store.
- 5 18. A method according to claim 11, wherein said bar code is in a location selected
- from the group consisting of: on the front of said invoice, on the reverse of said invoice,
- 7 detachably printed on said invoice, and on a separate piece of paper from said invoice.
- 8 19. A method according to claim 11, wherein said data identifying said biller is
- 9 assigned by a central registry authority.
- 10 20. A method according to claim 11, further comprising printing a receipt evidencing
- 11 said payment.
- 12 21. A bill payment network comprising:
- a plurality of billers, each said biller generating an invoice for at least one
- customer, said invoice comprising a unique bar code, said bar code comprising data
- identifying at least said customer and said biller; and
- a plurality of third parties in communication with said billers, each said third party
- capable of scanning said bar code and, based on the identifying data of said bar code,
- 18 effecting payment to said biller in a predetermined amount.
- 19 22. A network according to claim 21, wherein said payment is effected as an
- 20 electronic funds transfer.
- 21 23. A network according to claim 21, wherein said payment is effected via an
- 22 Automated Clearing House.



- 2 validation levels.
- 3 25. A network according to claim 21, wherein said third party is configured to
- 4 transmit the date and time of said payment to said biller.
- 5 26. A network according to claim 21, wherein said third party is capable of
- 6 performing said scanning using a point-of-sale system.
- 7 27. A network according to claim 21, wherein said third party is in a location selected
- 8 from the group consisting of: grocery store, convenience store, supermarket, chain store,
- 9 post office, drug store, government office, location where goods are sold, location where
- 10 services are sold, and retail store.
- 11 28. A network according to claim 21, wherein said bar code is in a location selected
- from the group consisting of: on the front of said invoice, on the reverse of said invoice,
- detachably printed on said invoice, and on a separate piece of paper from said invoice.
- 14 29. A network according to claim 21, wherein said data identifying said biller is
- assigned by a central registry authority.
- 16 30. A network according to claim 21, wherein said third party is configured to print a
- 17 receipt evidencing said payment.
- 18 31. A bill payment method comprising:
- receiving an invoice from a biller, said invoice comprising a unique bar code, said
- 20 bar code comprising data identifying at least a customer and said biller; and
- 21 permitting a third party in communication with said biller to scan said bar code
- and, based on the identifying data of said bar code, to effect payment to said biller in a
- 23 predetermined amount.



- 2 electronic funds transfer.
- 3 33. A method according to claim 31, wherein said payment is effected via an
- 4 Automated Clearing House.
- 5 34. A method according to claim 31, wherein said bar code comprises a plurality of
- 6 validation levels.
- 7 35. A method according to claim 31, further comprising transmitting the date and
- 8 time of said payment to said biller.
- 9 36. A method according to claim 31, wherein said scanning is performed at a point-
- 10 of-sale system.
- 11 37. A method according to claim 31, wherein said scanning is performed in a location
- selected from the group consisting of: grocery store, convenience store, supermarket,
- chain store, post office, drug store, government office, location where goods are sold,
- location where services are sold, and retail store.
- 15 38. A method according to claim 31, wherein said bar code is in a location selected
- from the group consisting of: on the front of said invoice, on the reverse of said invoice,
- detachably printed on said invoice, and on a separate piece of paper from said invoice.
- 18 39. A method according to claim 31, wherein said data identifying said biller is
- 19 assigned by a central registry authority.
- 20 40. A method according to claim 31, further comprising printing a receipt evidencing
- 21 said payment.